



Coverage is **Here** King County

Leadership Circle
General Members Group
January 29, 2014

Public Health
Seattle & King County



Housekeeping

- If you are getting **sound feedback**, mute your computer speakers.
- The **PowerPoint** is available as an attachment (paperclip icon) for downloading.
- If you are having **technical difficulties**, please request assistance via “Instant Message” (IM) or email to Holly Rohr Tran:
holly.rohrtran@kingcounty.gov.
- To **submit a question**, type it in as an IM to Holly Rohr Tran.

Agenda

Welcome

Tom Gibbon, Swedish Medical Center

King County Enrollment Efforts

Lisa Podell, Public Health – Seattle & King County

Health Care Reform & Small Business

Catherine Bailey, Washington Health Benefit Exchange

Q&A



Enrollment Update

The Opportunity in King County

Goal: maximize enrollment and retention of King County residents newly eligible for health care coverage in 2014

Enroll:

- 80,000 uninsured in Medicaid
- 100,000 uninsured in subsidized Exchange coverage
 - The Exchange has a March 31, 2014 deadline to sign up

What have we done so far?

Focusing on equity and targeting populations with highest un-insurance rates:

1. Public Awareness

Website, social media, translated materials for distribution, text message program for help nearby, elected official briefings

2. In-person Assistance

Created partner network of 23 organizations with 34 languages, trained 600 assisters who enrolled over 20,000

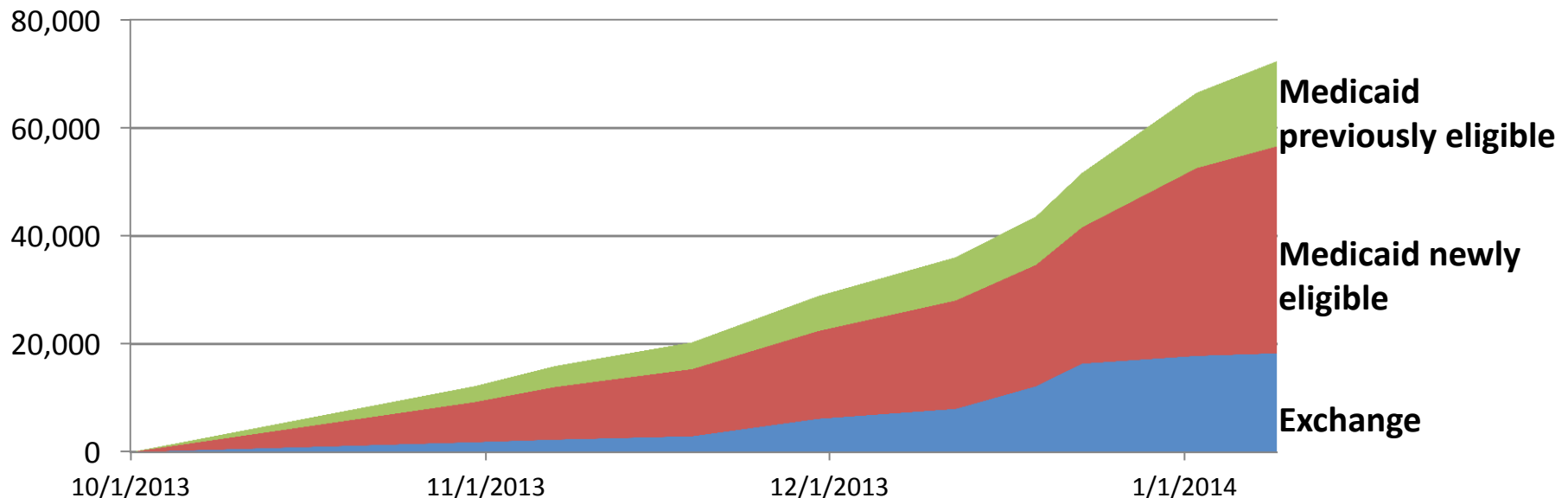
3. Enrollment Events

More than 250 events across the county last fall, with multiple languages



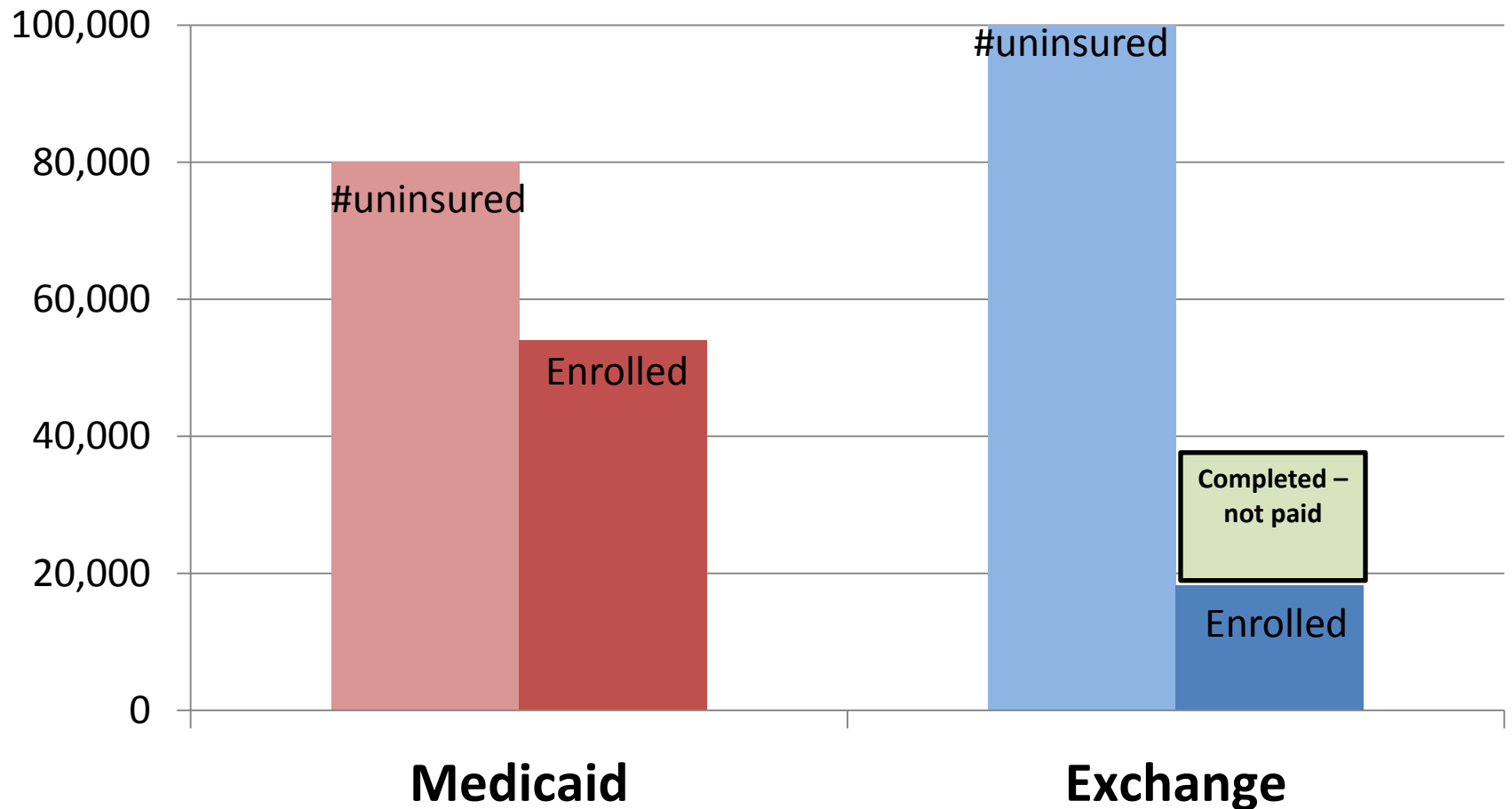
Results: Enrollment as of 1/9/14

	King County	Statewide
Total newly enrolled	72,327	270,868
Medicaid	54,053	197,770
Previously eligible	15,768	63,070
Newly eligible	38,285	134,700
Exchange	18,275	73,098



King County enrollment since October 1, 2013

Results: Gap between Insured and Uninsured



Note: We do not know how many new Medicaid and Exchange enrollees were previously uninsured.

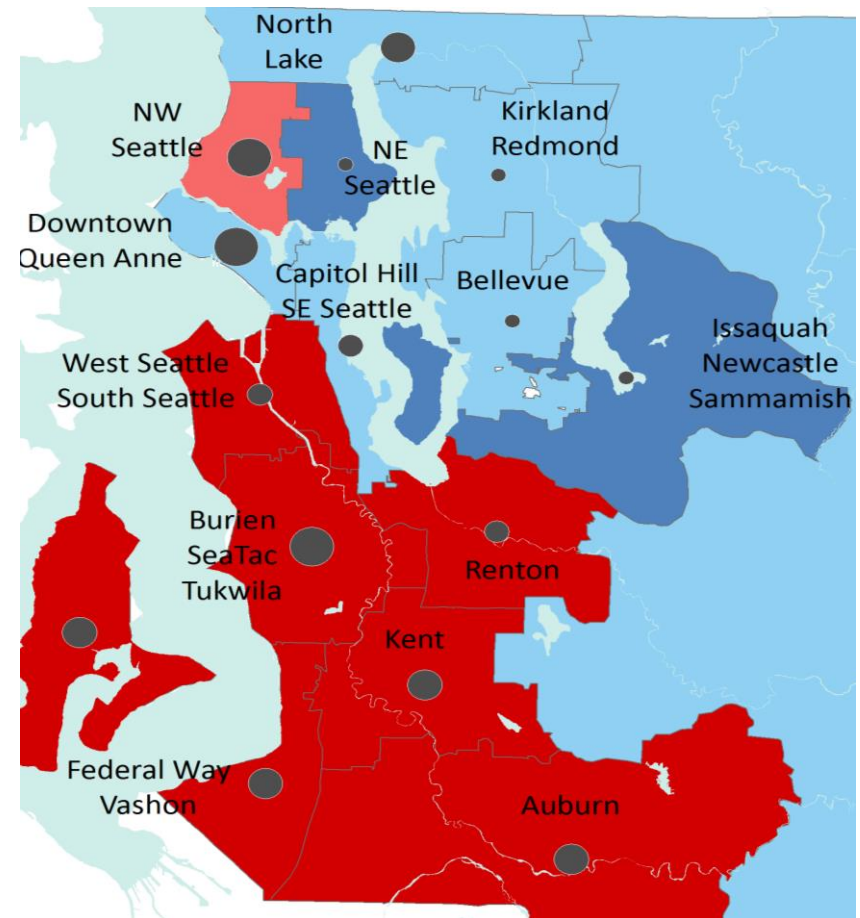
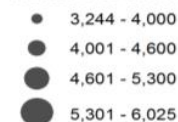
Who's eligible for Exchange subsidies?

Occupational group	Percentage
Food preparation/serving	17
Sales	13
Office/admin support	11
Construction	10
Transportation/material moving	8
Building cleaning/maintenance	7
Personal care/services	6
Management	6
Production	5
Arts, installation, security, other	17

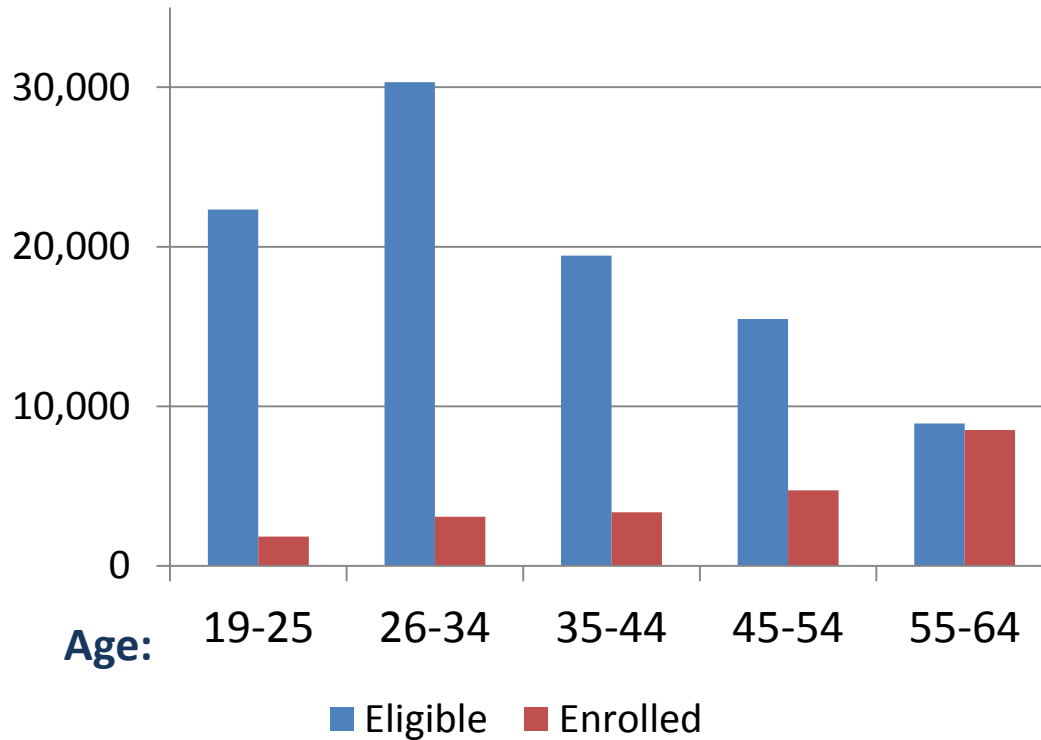
Number of uninsured



Number of insured not through employer



Who's eligible for Exchange subsidies?



Primary language	Percentage
English	61
Spanish	20
Vietnamese	3
Korean	3
Russian	2
Cantonese/Mandarin	2
Other	9

Note: King County enrolled numbers are extrapolated from Washington State enrollment age distribution.

Our Enrollment Strategy

Jan-Mar 2014

- Partner to embed and sustain efforts:
 - 1. One-time large enrollment events**
 - Lunar New Year
 - Black History Month - Feb
 - Latino Community – March
 - 2. Predictable, weekly assistance at ~15 locations where demand is high**
 - Libraries
 - Community Services Offices
 - Tax Preparation sites with the United Way of King County
 - 3. Predictable, scheduled assistance**
 - English Language Learners and hard-to-reach populations.
 - More than 23 groups asked to commit to regular assistance

Strategy to Reach Subsidy-Eligibles

- Partner with state's marketing campaigns
- Focus on food, office, sales, construction workers
- Explore partnership with minimum wage activists
- Need your input here!

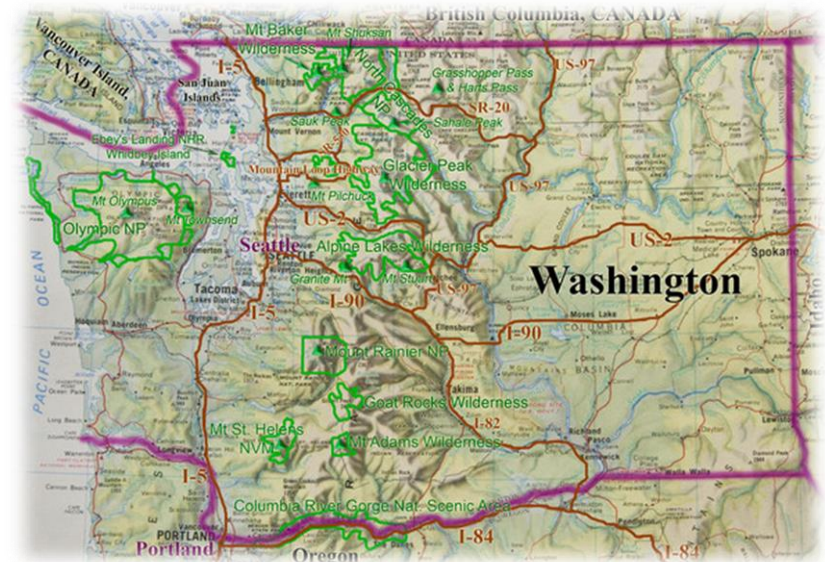


How can you help?

- Obama approach – tell your family friends and neighbors to sign up!
- Share success stories
- Help with message framing
- Help with ideas and efforts to reach those eligible for Exchange subsidies

Upcoming state issues

- Data request
- Medicaid choice
- Medicaid renewals
- Navigator funding
- Small Business -SHOP





Enrollment Deadlines

By the 23rd of Jan/Feb/Mar For coverage to start the 1st of the following month.

March 31 Last day for private plans – and tax subsidies – through wahealthplanfinder.org

Anytime You can sign up for Washington Apple Health year-round.

Coverage
is **Here**



washington
healthplanfinder





Washington Health Benefit Exchange

HEALTH CARE REFORM & SMALL BUSINESS

January 29, 2014

PUBLIC HEALTH SEATTLE & KING COUNTY -- WEBINAR

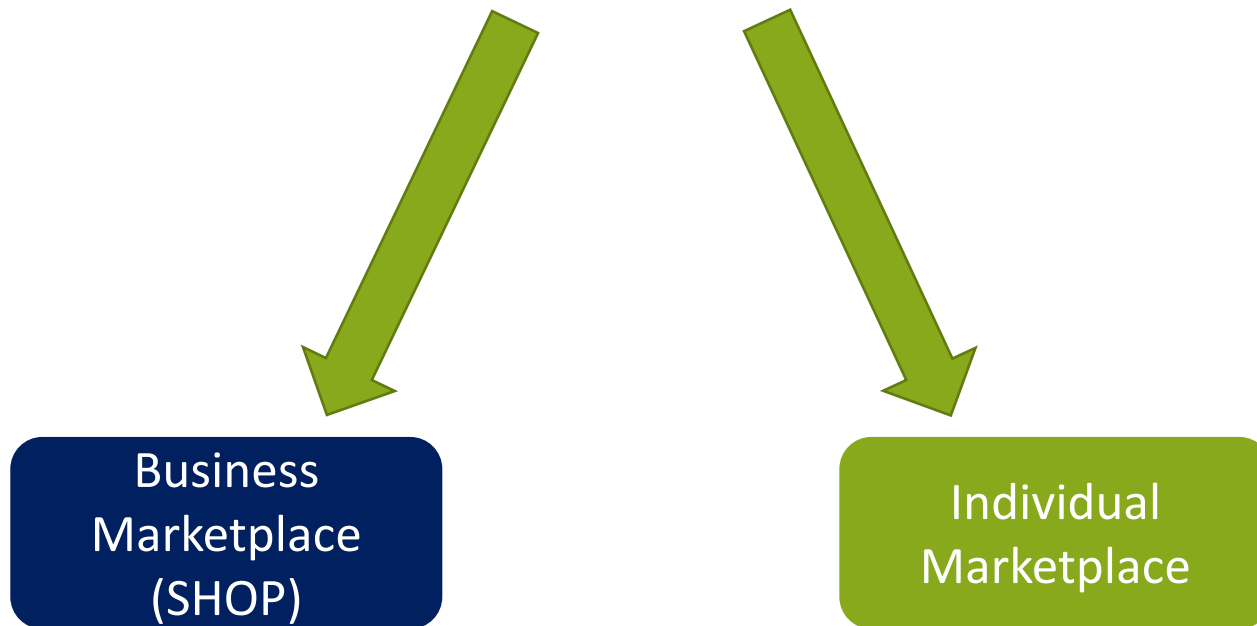
What is the Washington Healthplanfinder?

www.wahealthplanfinder.org

- Creates a new online marketplace for employers and individuals
- Provides access to compare plans and costs
- Allows access to exclusive benefits
- Increase access to affordable health insurance
- Creates efficient, accurate and customer friendly eligibility determination system
- Enhance health insurance competition – value, access, quality, service & innovation
- Connects customers to support including the Customer Support Center (toll-free), Agents/Brokers and Navigators/In-Person Assistors



Washington Health Benefit Exchange Structure



Employer Requirements

There are four general requirements:

- Employer of up to 50 employees
- Meet minimum participation requirements
 - Up to 3 employees, 100%
 - 4-50 employees, 75%
- Demonstrate an “offer” of coverage to full time employees
- Have a business located in Washington State or have employees whose primary worksite is within Washington State
 - For 2014, Clark & Cowlitz counties only



What are the Benefits of Participating within SHOP?

- Ease of use for Employers and Employees
- Ease of access to broker assistance
- Expedites the plan selection process
- Allows for additional employee choice of plans
- Apples-to-Apples/Side-by-Side plan comparison
- Access to additional benefits/tax credits via IRS filing
 - Recent exception – tax credits are available for small businesses in counties other than Clark & Cowlitz outside HPF for 2014
- Minimum 50% employer contribution requirements



Small Business Premium Tax Credit Eligibility

- 2010-2013 maximum credit is 35% for small employers and 25% for small tax-exempt employers such as charities.
- On Jan 1, 2014 the rate will increase to 50% and 35% respectively and is available only if employer enrolls through the Exchange
- Tax credit is available for two consecutive years
- 50% contribution requirement
- Employers with 25 or fewer FTEs must have average wages of less than \$50k per year
- 20 half-time employees are equivalent to 10 full-workers*

*Please visit the IRS Website to determine Tax Credit eligibility:

<http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers>



2015 PLANNING

- Discussions with carriers are ongoing and positive regarding 2015 participation
- Carriers are seeking answers to potential barriers for participation
 - Health Benefit Exchange
 - Office of the Insurance Commissioner
- HBE will request letters of intent 1Q 2014



2015 SHOP & BEYOND

Strategy	Comments
Employ carrier-specific strategy	Goal: at least 2 carriers for 2015; one with statewide network
Monitor Association Health Plan issue	Stakeholder conversations w/ OIC, associations
Implement systems improvements for carriers, employers, brokers	Must be weighed against all other system enhancements & needs
Refine value proposition	<ul style="list-style-type: none">• Small business feedback• Product offerings• Tax credit availability• TAC engagement



Appendix




Washington Healthplanfinder Home Page

[HOME](#) | [SIGN IN](#) | [EN ESPAÑOL](#)[CUSTOMER SUPPORT](#) ?

 **washington healthplanfinder**
click. compare. covered.

OPEN ENROLLMENT: OCTOBER 1, 2013 TO MARCH 31, 2014



LOREM IPSUM DOLOR SIT AMET, CONSECTETUR ADIPISCING ELIT MAECENAS

Find Health Coverage that is Right for You

Welcome to Washington Healthplanfinder, a new way to help you find, compare and select a quality health insurance plan that is right for you, your family and your budget.

[Find and Compare Health Plans](#)

[Apply for Coverage](#)

Small Business Options

If you are a small business owner with 2 to 50 employees in Washington, you can provide health insurance through Healthplanfinder and you may be eligible for tax credits.

If your employer has signed up for coverage through Washington Healthplanfinder, you will receive instructions and log-in information directly from your employer.

[Cover Your Employees](#)

Click.Compare.Covered

More people than ever before are now eligible for low-cost or free health insurance. Middle-income and low-income individuals and families generally qualify. Healthplanfinder is the only way you can access these savings.

[Learn More](#)

HEALTHPLANFINDER-APPROVED PLANS:



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Employer Landing Page

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click. compare. covered.


OPEN ENROLLMENT: OCTOBER 1, 2013 TO MARCH 31, 2014

Your Coverage, Your Business

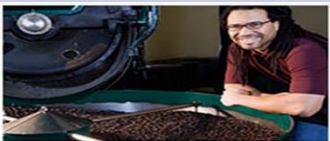
Your business and your employees are an important investment. Through Healthplanfinder you can contribute toward a health care plan for your employees, or give them savings to buy a plan of their own. Healthplanfinder can help you find the right benefits at the right cost.

[Find Coverage](#)

Not an employer? [Return to homepage.](#)




Your Stories



The Washington Healthplanfinder makes it very easy to choose and manage health insurance options for your company.


— ReaditNow, Seattle, WA

Small Business Tax Credit

 If you offer coverage to your employees through Healthplanfinder you may be eligible for tax benefits. Tax credits are only available through Healthplanfinder.

[See If Your Business Qualifies](#) ▶

Your Support

 A Broker or Navigator can help you search, apply, and manage your coverage. If you create an account, you'll also have the opportunity to connect your Broker to it.

[Find a Broker](#) ▶ [Find a Navigator](#) ▶


Before You Begin

Employer Checklist:

We will need your:




- ✓ [Employer Identification Number](#)
- ✓ [Company and Owner information](#)
- ✓ [Employee Social Security numbers](#)
- ✓ [Date of birth for all employees](#)


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More on the Exchange

<http://wahbexchange.org/>

Includes information about:

- Exchange Board
- Legislation and grants
- Policy discussion
- Technical Advisory Committees and stakeholder involvement
- IT systems development
- HHS guidance
- Listserv registration
- Healthplanfinder Calculator: <http://www.wahealthplanfinder.org/>
- Contact the Exchange at: info@wahbexchange.org





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